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We claim:

- 1 1. A gaming device operation method, comprising the steps of:
2 receiving a loan request including a requested amount;
3 sending a request signal communicating the loan request;
4 receiving an approval signal regarding approval of the loan request;
5 establishing a balance that is not greater than the requested amount; and
6 enabling a cash-out mechanism of the gaming device in accordance with the approval signal.
- 1 2. A method according to claim 1, wherein the step of establishing a balance comprises:
2 establishing a balance that is equal to the requested amount.
- 1 3. A method according to claim 1, further comprising:
2 determining an amount of loan issued that is less than the requested amount; and
3 reducing the balance by an amount equal to the difference between the requested amount and
4 the amount of loan issued.
- 1 4. A method according to claim 1, wherein the loan request includes a player identifier.
- 1 5. A method according to claim 4, wherein the step of establishing a balance comprises:
2 establishing a balance in dependence on the player identifier.
- 1 6. A method according to claim 1, further comprising the step of enabling play of the gaming
2 device by the player.
- 1 7. A method according to claim 6, wherein the balance is established and play of the gaming
2 device is enabled before the approval signal is received.
- 1 8. A method according to claim 6, wherein the step of enabling play of the gaming device further
2 comprises disabling the cash-out mechanism of the gaming device.

- 1 9. A method according to claim 1, further comprising the step of adjusting the balance in
2 accordance with an outcome of play of the gaming device.
- 1 10. A method according to claim 1, in which the step of receiving an approval signal regarding
2 approval of the loan request comprises:
3 receiving a signal representing an authorization code.
- 1 11. A method according to claim 10, in which the step of enabling a cash-out mechanism
2 comprises
3 enabling the cash-out mechanism if the authorization code corresponds to a predetermined
4 code.
- 1 12. A method according to claim 1, further comprising the steps of
2 determining an amount of loan issued based on the requested amount and the approval signal;
3 determining an amount of loan due based on the amount of loan issued; and
4 adjusting the amount of loan due based on an outcome of play of the gaming device.
- 1 13. A method according to claim 12, further comprising the step of
2 determining an amount of loan repaid based on the adjusted amount of loan due.
- 1 14. A method of approving a loan request from a gaming device, the method comprising the steps
2 of:
3 receiving a loan request signal from a gaming device, the loan request signal representing a
4 loan request; and
5 sending to the gaming device a signal indicating approval of the loan request,
6 wherein the loan request signal includes a requested amount, and the signal indicating approval
7 of credit includes a signal enabling a cash-out mechanism of the gaming device.
- 1 15. A method according to claim 14, further comprising the step of:
2 charging a credit card account by the requested amount.

- 1 16. A method according to claim 14, further comprising the step of:
2 adjusting the credit card account in accordance with an outcome of play of the gaming device.
- 1 17. A method according to claim 14, further comprising the steps of:
2 determining whether the player has an account chargeable by an operator of the gaming device,
3 based upon the player identifier; and
4 charging the account by the requested amount.
- 1 18. A method according to claim 17, further comprising the step of:
2 adjusting the account in accordance with an outcome of play of the gaming device.
- 1 19. A method according to claim 14, wherein the loan request signal is received and the signal
2 indicating approval of the loan request is sent by an operator of the gaming device.
- 1 20. A gaming device operation method, comprising the steps of:
2 inputting a loan request to a gaming device to provide a loan to a player of the gaming device;
3 playing the gaming device;
4 receiving a signal indicating approval of the loan request; and
5 obtaining money from the gaming device using a cash-out mechanism therein, in accordance
6 with an outcome of play of the gaming device.
- 1 21. A gaming device operation method, comprising the steps of:
2 receiving a loan request including a requested amount at a gaming device;
3 sending a first signal to a controller of the gaming device communicating the loan request;
4 receiving at the controller the first signal from the gaming device;
5 sending a second signal to the gaming device indicating approval of the loan request;
6 receiving at the gaming device the second signal from the controller of the gaming device;
7 establishing a balance available to the player in accordance with the second signal, the balance
8 being not greater than the requested amount;
9 enabling play of the gaming device by the player; and
10 adjusting the balance in accordance with an outcome of the play of the gaming device,

11 wherein the second signal includes a signal enabling a cash-out mechanism of the gaming
12 device.

1 22. A method according to claim 21, wherein the play of the gaming device is enabled before the
2 second signal is received.

1 23. A gaming device operation method, comprising the steps of:
2 receiving a signal representing a request to cash out;
3 determining a balance;
4 determining an amount of loan due;
5 setting an amount to dispense based on the balance and the amount of loan due; and
6 dispensing the amount to dispense.

1 24. The method of claim 23, further comprising:
2 setting the amount to dispense based on difference between the balance and the amount of loan
3 due.

1 25. The method of claim 24, further comprising:
2 reducing the amount of loan due by the balance.

1 26. The method of claim 25, further comprising:
2 prompting the player to provide an additional payment amount equal to the reduced amount of
3 loan due, if the balance is between zero and the amount of loan due.

1 27. The method of claim 26, further comprising:
2 collecting the additional payment amount by alternate means if the additional payment amount
3 is not received within a predetermined amount of time.

1 28. The method of claim 27, in which the step of collecting the additional payment amount by
2 alternate means comprises:
3 charging a credit card account for the additional payment amount.

- 1 29. The method of claim 24, further comprising:
2 reducing the balance by the amount of loan due.
- 1 30. The method of claim 23, further comprising:
2 requesting additional payment if the balance is not greater than zero.
- 1 31. A gaming device apparatus, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive a loan request including a requested amount;
7 send a request signal communicating the loan request;
8 receive an approval signal regarding approval of the loan request;
9 establish a balance that is not greater than the requested amount; and
10 enable a cash-out mechanism of the gaming device in accordance with the approval
11 signal.
- 1 32. A computer readable medium encoded with processing instructions for implement a gaming
2 device operation method, the method comprising the steps of:
3 receiving a loan request including a requested amount;
4 sending a request signal communicating the loan request;
5 receiving an approval signal regarding approval of the loan request;
6 establishing a balance that is not greater than the requested amount; and
7 enabling a cash-out mechanism of the gaming device in accordance with the approval signal.
- 1 33. An apparatus for approving a loan request from a gaming device, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:

6 receive a loan request signal from a gaming device, the loan request signal representing
7 a loan request; and
8 send to the gaming device a signal indicating approval of the loan request,
9 wherein the loan request signal includes a requested amount, and the signal indicating
10 approval of credit includes a signal enabling a cash-out mechanism of the gaming device.

1 34. A computer readable medium encoded with processing instructions for implementing a method
2 of approving a loan request from a gaming device, the method comprising the steps of:
3 receiving a loan request signal from a gaming device, the loan request signal representing a
4 loan request; and
5 sending to the gaming device a signal indicating approval of the loan request,
6 wherein the loan request signal includes a requested amount, and the signal indicating approval
7 of credit includes a signal enabling a cash-out mechanism of the gaming device.

1 35. A gaming device apparatus, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive a loan request including a requested amount at a gaming device;
7 send a first signal to a controller of the gaming device communicating the loan request;
8 receive at the controller the first signal from the gaming device;
9 send a second signal to the gaming device indicating approval of the loan request;
10 receive at the gaming device the second signal from the controller of the gaming device;
11 establish a balance available to the player in accordance with the second signal, the
12 balance being not greater than the requested amount;
13 enable play of the gaming device by the player; and
14 adjust the balance in accordance with an outcome of the play of the gaming device,
15 wherein the second signal includes a signal enabling a cash-out mechanism of the
16 gaming device.

1 36. A computer readable medium encoded with processing instructions for implementing a gaming
2 device operation method, the method comprising the steps of:
3 receiving a loan request including a requested amount at a gaming device;
4 sending a first signal to a controller of the gaming device communicating the loan request;
5 receiving at the controller the first signal from the gaming device;
6 sending a second signal to the gaming device indicating approval of the loan request;
7 receiving at the gaming device the second signal from the controller of the gaming device;
8 establishing a balance available to the player in accordance with the second signal, the balance
9 being not greater than the requested amount;
10 enabling play of the gaming device by the player; and
11 adjusting the balance in accordance with an outcome of the play of the gaming device,
12 wherein the second signal includes a signal enabling a cash-out mechanism of the gaming
13 device.

1 37. A gaming device apparatus, comprising:
2 a storage device; and
3 a processor connected to the storage device,
4 the storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive a signal representing a request to cash out;
7 determine a balance;
8 determine an amount of loan due;
9 set an amount to dispense based on the balance and the amount of loan due; and
10 dispense the amount to dispense.

1 38. A computer readable medium encoded with processing instructions for implementing a gaming
2 device operation method, the method comprising the steps of:
3 receiving a signal representing a request to cash out;
4 determining a balance;
5 determining an amount of loan due;
6 setting an amount to dispense based on the balance and the amount of loan due; and
7 dispensing the amount to dispense.